

Final Terms

STANDARD CHARTERED PLC
and
STANDARD CHARTERED BANK

U.S.\$77,500,000,000

Debt Issuance Programme

EUR1,000,000,000 3.717 per cent. Fixed Rate Reset Green Notes due 2034 (the “Notes”)

Issued by

Standard Chartered PLC

Sole Sustainability Structurer

Standard Chartered Bank

Joint Bookrunners and Joint Lead Managers

Banco Santander, S.A.

BNP PARIBAS

Crédit Agricole Corporate and Investment Bank

ING Bank N.V.

Lloyds Bank Corporate Markets plc

Natixis

Standard Chartered Bank

Joint Lead Manager

Banco Bilbao Vizcaya Argentaria, S.A.

The date of the Final Terms is 12 January 2026.

PART A – CONTRACTUAL TERMS

THE NOTES HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE U.S. SECURITIES ACT 1933 (THE “SECURITIES ACT”) OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. SUBJECT TO CERTAIN EXCEPTIONS, THE NOTES MAY NOT BE OFFERED OR SOLD OR DELIVERED WITHIN THE UNITED STATES OR TO, OR FOR THE ACCOUNT OR BENEFIT OF, U.S. PERSONS (AS DEFINED IN REGULATION S (“REGULATION S”) UNDER THE SECURITIES ACT).

THE NOTES ARE ISSUED IN REGISTERED FORM (“REGISTERED NOTES”) AND MAY BE OFFERED AND SOLD OUTSIDE THE UNITED STATES TO NON-U.S. PERSONS IN RELIANCE ON REGULATION S UNDER THE SECURITIES ACT.

THE NOTES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE U.S. SECURITIES AND EXCHANGE COMMISSION, OR ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, NOR HAVE ANY OF THE FOREGOING AUTHORITIES PASSED UPON OR ENDORSED THE MERITS OF THE OFFERING OF NOTES OR THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENCE IN THE UNITED STATES.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (the “EEA”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended “**MiFID II**”); (ii) a customer within the meaning of Directive (EU) 2016/97 as amended or superseded (the “**IDD**”), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129, as amended (the “**EU Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the “**EU PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the EU PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the “UK”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of the domestic law of the UK by virtue of the European Union (Withdrawal) Act 2018 (the “**EUWA**”); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the “**FSMA**”) and any rules or regulations made under the FSMA to implement the IDD, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of the domestic law of the UK by virtue of the EUWA (“**UK MiFIR**”); or (iii) not a qualified investor as defined in Article 2 of the EU Prospectus Regulation as it forms part of the domestic law of the UK by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently, no key information document required by the EU PRIIPs Regulation as it forms part of the domestic law of the UK by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in

MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a “**distributor**”) should take into consideration the manufacturers’ target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“**COBS**”), and professional clients, as defined in UK MiFIR; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturers’ target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ target market assessment) and determining appropriate distribution channels.

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 23 April 2025 which, together with the supplementary prospectuses dated 2 May 2025, 31 July 2025, 30 October 2025 and 2 January 2026, constitutes (with the exception of certain sections) a base prospectus (the “**Base Prospectus**”) for the purposes of the UK Prospectus Regulation. This document constitutes the Final Terms of the Notes described herein for the purposes of the UK Prospectus Regulation and must be read in conjunction with the Base Prospectus in order to obtain all the relevant information. The Base Prospectus is available for viewing at 1 Basinghall Avenue, London EC2V 5DD, United Kingdom and <https://www.sc.com/en/investors/> and copies may be obtained from 1 Basinghall Avenue, London EC2V 5DD, United Kingdom.

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| 1. | Issuer: | Standard Chartered PLC |
| 2. | (i) Series Number: | 315 |
| | (ii) Tranche Number: | 1 |
| | (iii) Date on which the Notes will be consolidated and form a single Series: | Not Applicable |
| 3. | Currency or Currencies: | Euro (“ EUR ”) |
| 4. | Aggregate Nominal Amount: | |
| | (i) Series: | EUR1,000,000,000 |
| | (ii) Tranche: | EUR1,000,000,000 |
| 5. | Issue Price: | 100.000 per cent. of the Aggregate Nominal Amount |
| 6. | Denominations: | EUR100,000 and integral multiples of EUR1,000 in excess thereof |
| 7. | Calculation Amount: | EUR1,000 |

8.	(i)	Issue Date:	14 January 2026
	(ii)	Interest Commencement Date:	Issue Date
9.		Maturity Date:	14 January 2034
10.		Interest Basis:	Reset Notes (see paragraph 17 below)
11.		Redemption/Payment Basis:	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100.000 per cent. of their nominal amount
12.		Change of Interest:	Not Applicable
13.		Put/Call Options:	Issuer Call Loss Absorption Disqualification Event Call Clean-up Call
14.	(i)	Status of the Notes:	Senior
	(ii)	Section 3(a)(2) Notes:	Not Applicable
	(iii)	Date of Board approval for issuance of Notes obtained:	Not Applicable
	(iv)	Events of Default:	Restrictive Events of Default

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	Fixed Rate Note Provisions		Not Applicable
16.	Floating Rate Note Provisions		Not Applicable
17.	Reset Note Provisions		Applicable
	(i)	Initial Rate of Interest:	3.717 per cent. per annum
	(ii)	First Margin:	1.05 per cent. per annum
	(iii)	Subsequent Margin:	Not Applicable
	(iv)	Interest Payment Dates:	14 January in each year, commencing on 14 January 2027
	(v)	First Interest Payment Date:	14 January 2027
	(vi)	Fixed Coupon Amount payable on each Interest Payment Date up to (and including) the First Reset Date:	EUR37.17 per Calculation Amount
	(vii)	Broken Amount(s):	Not Applicable

(viii)	First Reset Date:	14 January 2033
(ix)	Second Reset Date:	Not Applicable
(x)	Subsequent Reset Date(s):	Not Applicable
(xi)	Reset Rate:	Mid-Swap Rate
(xii)	Relevant Screen Page:	Bloomberg Page ICAE01
(xiii)	Mid-Swap Rate:	Single Mid-Swap Rate
(xiv)	Mid-Swap Floating Leg Benchmark:	EURIBOR
(xv)	Mid-Swap Maturity:	Twelve months
(xvi)	U.S. Treasury Rate Maturity:	Not Applicable
(xvii)	Day Count Fraction (Condition 4(k)):	Actual/Actual – ICMA
(xviii)	Relevant Time:	Not Applicable
(xix)	Interest Determination Dates:	Not Applicable
(xx)	Business Day Convention (Condition 4(b)):	Not Applicable
(xxi)	Relevant Currency:	Euro
(xxii)	Relevant Financial Centre(s) (Condition 4(k)):	Not Applicable
(xxiii)	Benchmark Discontinuation:	Benchmark Discontinuation (General)
(xxiv)	Business Day Financial Centre(s) (Condition 4(k)):	Not Applicable

18. Zero Coupon Note Provisions Not Applicable

PROVISIONS RELATING TO REDEMPTION

19. Issuer Call	Applicable
(i) Optional Redemption Date(s):	14 January 2033
(ii) Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):	EUR1,000 per Calculation Amount
(iii) Make Whole Redemption Amount:	Not Applicable
(iv) If redeemable in part:	

	(a)	Minimum Call Option Redemption Amount:	Not Applicable
	(b)	Maximum Call Option Redemption Amount:	Not Applicable
	(v)	Notice period:	As per Condition 5(d)
20.		Regulatory Capital Call	Not Applicable
21.		Loss Absorption Disqualification Event Call	Applicable
		Redeemable on days other than Interest Payment Dates (Condition 5(f)):	Yes
22.		Clean-up Call	Applicable
	(i)	Clean-up Call Threshold:	75.000 per cent.
	(ii)	Clean-up Call Optional Redemption Date(s):	From (and including) the Issue Date to (but excluding) the Maturity Date
	(iii)	Call Option Redemption Amount(s) and method, if any, of calculation of such amount(s):	EUR1,000 per Calculation Amount
	(iv)	Notice period:	As per Condition 5(h)
23.		Put Option	Not Applicable
24.		Final Redemption Amount of each Note	EUR1,000 per Calculation Amount
25.		Early Redemption Amount	
	(i)	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default:	EUR1,000 per Calculation Amount
	(ii)	Redeemable on days other than Interest Payment Dates (Condition 5(c)):	Yes
	(iii)	Unmatured Coupons to become void upon early redemption (Bearer Notes only) (Condition 6(f)):	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 26. | Form of Notes: | Registered Notes

Global Certificate registered in the name of a nominee for a common depository for Euroclear and Clearstream, Luxembourg exchangeable for Definitive Certificates in the limited circumstances specified in the Global Certificate |
| 27. | New Global Note: | No |
| 28. | Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates: | London and T2 |
| 29. | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No |

THIRD PARTY INFORMATION

The rating definitions provided in Part B, Item 2 of these Final Terms have been extracted from the websites of S&P Singapore, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by S&P Singapore, Fitch UK and Moody's Singapore and/or their affiliates, as the case may be, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of the Issuer:

By:

A handwritten signature in black ink, appearing to be 'R. H. Taylor', written over a horizontal line.

Duly authorised

PART B – OTHER INFORMATION

1. LISTING:

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|-------|---|--|
| (i) | Listing: | Official List of the FCA and trading on the London Stock Exchange. |
| (ii) | Admission to trading: | Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the London Stock Exchange's main market with effect from on or around 14 January 2026. |
| (iii) | Estimated total expenses of admission to trading: | £6,700 |

2. RATINGS

Ratings: The Notes to be issued are expected to be assigned the following ratings:

S&P Singapore: BBB+

An obligation rated 'BBB' exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to weaken the obligor's capacity to meet its financial commitments on the obligation. The plus (+) sign shows relative standing within the rating categories.

(Source: S&P, https://www.standardandpoors.com/en_US/web/guest/article/-/view/sourceId/504352)

Moody's Singapore: A3

An obligation rated 'A' is considered to be upper-medium grade and are subject to low credit risk. The modifier '3' indicates a ranking in the lower end of that rating category.

(Source: Moody's, <https://www.moody's.com/ratings-process/Ratings-Definitions/002002>)

Fitch UK: A

An obligation rated 'A' denotes an expectation of low default risk. The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.

(Source, Fitch Ratings, <https://www.fitchratings.com/products/rating-definitions>)

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. YIELD

Indication of yield:	See “General Information” in the Base Prospectus.
	Calculated as 3.717 per cent. on the Issue Date in respect of the period from (and including) the Issue Date to (but excluding) the First Reset Date.
	As set out above, the yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

5. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

(i) Reasons for the offer:	The Notes are specified as being “Green Bonds” and an amount equal to the net proceeds from the issuance of the Notes will be used to finance and/or refinance, in whole or in part, eligible projects and activities (“ Eligible Projects ”) in eligible green categories (as further described within the Group’s Sustainability Bond Framework dated 2025, which may be amended from time to time at the sole discretion of the Group (the “ Framework ”)).
	See also “ <i>Use of Proceeds – ESG Bonds</i> ” in the Prospectus for additional details regarding the use of proceeds of the Notes.

(ii) Estimated net proceeds:	EUR996,750,000
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6. OPERATIONAL INFORMATION

(i) ISIN:	XS3258445660
(ii) Common Code:	325844566
(iii) FISN:	The FISN for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
(iv) CFI Code:	The CFI Code for the Notes will be as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN.
(v) Any clearing system(s) other than Euroclear Bank SA/NV, Clearstream Banking S.A., the CMU,	Not Applicable

DTC and the relevant identification number(s):

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|--------|---|---|
| (vi) | Delivery: | Delivery free of payment |
| (vii) | Names and addresses of initial Paying Agent(s): | The Bank of New York Mellon, London Branch, 160 Queen Victoria Street, London EC4V 4LA, United Kingdom |
| (viii) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| (ix) | Legal Entity Identifier: | U4LOSYZ7YG4W3S5F2G91 |
| (x) | Intended to be held in a manner which would allow Eurosystem eligibility: | No. Whilst the designation is specified as “no” at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper, and registered in the name of a nominee of one of the ICSDs acting as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |
| (xi) | Relevant Benchmark: | <p>Amounts payable under the Notes will be calculated by reference to EURIBOR which is provided by the European Money Markets Institute. As at the date of these Final Terms, the European Money Markets Institute appears on the register of administrators and benchmarks established and maintained by the FCA pursuant to Article 36 of Regulation (EU) 2016/1011 as it forms part of the domestic law of the UK by virtue of the EUWA (the “UK Benchmarks Regulation”).</p> <p>The Mid-Swap Rate that appears on Bloomberg Page ICAE01 is provided by ICAP Information Services Limited (“ICAP”). As at the date hereof, ICAP appears in the register of administrators and benchmarks established and maintained by the FCA pursuant to Article 36 of the UK Benchmarks Regulation.</p> |

7. DISTRIBUTION

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|------|-------------------------|---|
| (i) | Method of distribution: | Syndicated |
| (ii) | If syndicated: | |
| | (a) Names of Managers: | <p>Sole Sustainability Structurer</p> <p>Standard Chartered Bank</p> <p>Joint Bookrunners and Joint Lead Managers</p> |

		Banco Santander, S.A.
		BNP PARIBAS
		Crédit Agricole Corporate and Investment Bank
		ING Bank N.V.
		Lloyds Bank Corporate Markets plc
		Natixis
		Standard Chartered Bank
		Joint Lead Manager
		Banco Bilbao Vizcaya Argentaria, S.A.
		Standard Chartered Bank
(b)	Stabilisation Manager(s) (if any):	
(iii)	If non-syndicated, name of Dealer:	Not Applicable
(iv)	U.S. Selling Restrictions:	Reg. S Compliance Category 2; TEFRA not applicable